

## **"Enroll Now Without Penalty"**

### **Stan Stovall, Host:**

Hello, everybody. I'm Stan Stovall. Welcome to the Centers for Medicare & Medicaid Services and this volume of "Medicare Covers America." "Medicare Covers America" is a video magazine produced for communities who care about people with Medicare. Now every other month, we join you from the Centers for Medicare & Medicaid Services to talk about a different part of our plan to improve and modernize Medicare. Now, while each issue will have a different cover story, every issue really will be about the same things—helping you stay healthy, save money, and help others.

Today we'll focus on the Medicare Prescription Drug Plan. This bold new addition to the Medicare program is revolutionizing the way Medicare beneficiaries get access to the medicines they need most. If you have seen any of the recent editions of "Medicare Covers America," then you know we have been discussing this new program for a while now.

In fact, let's start by hearing from the Secretary of Health and Human Services, Michael Leavitt, from a message he delivered when the Prescription Drug Plan was implemented.

### **Michael O. Leavitt, Secretary, Department of Health and Human Services:**

Hello. I'm very pleased to share a historic moment with you. For the first time ever, everyone with Medicare will have access to prescription drug coverage. There are several reasons that you should consider signing up for the new drug benefit. First, it can save you money, starting now. In most states, you can buy a Medicare-approved plan for under \$20 a month. And you'll never have to worry again about losing your savings because of the high cost of prescription drugs. And finally, and maybe most importantly, having prescription drug coverage can help you stay healthy now and in years to come.

### **Stovall:**

In this volume of "Medicare Covers America," we want to focus solely on the prescription drug plan, specifically looking at enrollment. An important thing we want you to take away from this presentation is that the enrollment deadline for the prescription drug plan is fast approaching. You must be enrolled by May 15th of 2006.

We'll start with a school program where the youngest generation is helping today's seniors navigate the ins and outs of the prescription drug plan enrollment process. And then we'll look at how straightforward enrolling can be by hearing one couple's story in Winchester, Virginia.

**Stovall:**

And next, we'll meet a pharmacist up-close and personal and learn how she is giving back to the Medicare community. We'll then see some enrollment outreach programs that are going on throughout the country. We'll visit both senior centers and faith-based gatherings where counselors are breaking down the plan for interested participants.

And before we go, we'll hear some positive feedback from some beneficiaries and give you the full story on what items you need to enroll in a prescription drug plan.

But we're going to begin in Arkansas, where a group of computer-savvy sixth-graders chose to devote their time to help the seniors in their community. Because Medicare Plan "D" is so new, community efforts like this are essential.

**Female Senior:**

I pay for all my meds out of my pocket. They are not cheap. I have had to make choices whether I'm going to take all the meds or, you know, pay the electric bill or what, and needless to say, you cut back on the medicines.

**Karen Hollenbeck, Principal, St. Boniface Catholic School, Arkansas**

Our students have been really lucky to have a really strong unit this year on social justice, and our school nurse offered us the opportunity to take part in a program to help senior citizens get enrolled in the Medicare process.

So we had the Area Agency on Aging come in and do a little training with the students about how to enter data into the computers. And the students aren't counseling seniors, but they are inputting their data and helping them figure out which plan might work for them.

**Female Student, 6<sup>th</sup> grade:**

What we're doing on the computer is basically taking the information, like their social security number and when they were eligible to qualify for Medicare, and we type all that in, and we put in their prescriptions, and we'll find about the three best programs that will be the cheapest.

We take that, we compare them, and we print out the information for them, and then they can take that home and decide when they want to enroll and which one they want to enroll into.

**Female Student, 6<sup>th</sup> grade:**

I've helped him find a cheaper prescription drug program, and he's learned that it is easy as long as you know how to do it and you have some help going along with you.

**Female Senior:**

I've learned that the program is easier to understand than I had expected. Your people are fantastic. I was well-pleased with your people. And they answered my questions very well, and I was very well satisfied and very pleasantly surprised.

**Stovall:**

The new Medicare Prescription Drug Program is now bringing affordable prescriptions to millions of Americans. But many more could be taking advantage if they only knew how straightforward it is to get started. With the enrollment deadline of May 15th of 2006 fast approaching, we wanted to show you just how effortless the process of enrolling can be.

So we asked Kirsten Knutson of the Centers for Medicare & Medicaid Services to help us out. Kirsten, thanks for joining us today. Good to see you.

**Kirsten Knutson, Centers for Medicare & Medicaid Services:**

Sure.

**Stovall:**

I'm curious. What did you find out?

**Knutson:**

Thanks, Stan. It's good to be here. We wanted to hear from actual Medicare beneficiaries about the enrollment experience. So we went out last month to Winchester, Virginia. We visited a couple who have recently enrolled in their new Medicare Prescription Drug Plans.

Frank and Anne Myers live in a retirement community in this comfortable Virginia town with their dog Sugar. After years of prescription coverage under their own private health insurance and paying for those prescriptions out of pocket when they weren't covered, they decided to consider making a move to the Medicare Prescription Drug Plan.

**Frank Myers, Senior:**

We first heard about it from fliers that we got in the mail.

**Anne Myers, Senior:**

We had coverage. We had both hospital and prescription. So, in the beginning, we wondered whether we would even do this, because we thought, "We already have coverage. "What do we need to do?" I mean, why should we get into something unknown?

**Frank:**

I was worried when we went into this enrollment process because I was going down a dark alley and didn't know what was going to be at the end.

**Anne:**

The whole system was so confusing to us that we really didn't know where to begin.

**Knutson:**

The Myers weren't alone in their apprehension. A lot of Medicare beneficiaries need some assistance enrolling in a drug plan. For Anne and Frank, they found help at their local pharmacy.

Their pharmacist walked them through the Plan Finder tool on the medicare.gov website. The first step was to find a plan in their area by entering their zip code and then choosing from a few different options.

**Male Pharmacist:**

And so I'm going to go over here and add one more of your prescription drugs. I'm going to go up here to where it says "Drug Name," and I think it was furosemide.

**Frank:** Right.

**Pharmacist:**

All right. Furosemide. We're going to search that. Two different types of furosemide and the first one is the one we want. So we're going to add that one to our selected list. OK. And right here is your total drug plan cost, and as you can see, it lists the plans for each of the amounts for each plan.

**Frank:**

This has been so helpful to us.

**Anne:**

We made up our minds we were going to learn something about this, and so we did go to some little seminars, lectures, to get some information, and that helped a whole slew. A little bit of the fog lifted. Just a little bit. But as we got into it, then it did get clearer.

**Frank:**

We are not computer-literate. I don't know whether it's good or bad. Some people say it's good. So we needed someone with the knowledge of a computer to help us, and our pharmacist did that in a very nice way and made it so we could understand it and feel comfortable in making our change.

**Knutson:**

For Anne and Frank, it turns out they each enrolled in a different plan, each suited to their individual situations. Filling out the enrollment forms on-line only took about as long as a drive to the pharmacy.

**Anne:**

As we got into it, then we discovered that we could get through this maze and that it would all be solved in the end.

**Kirsten:**

Frank and Anne sent in enrollment forms via the mail and recently received their new Prescription Drug Plan cards. Anne is filling her first prescription today under Medicare Part "D."

**Female Pharmacist:**

Hi, Mr. and Mrs. Myers. How are you?

**Anne:** Just fine, thank you, Amber.

**Frank:** How are you, Amber?

**Pharmacist:** Just fine. Good to see you.

**Anne:** Thank you, ma'am.

**Pharmacist:** You're here to pick a prescription up?

**Anne:** That's correct.

**Pharmacist:** Your very first one with Medicare Part "D," huh?

**Anne:** Absolutely.

**Pharmacist:** Well, good. Looks like it's already saving you a little bit of money.

**Anne:** Glad to hear that.

**Pharmacist:**

I bet you are. Hopefully you've told some of your friends about the Part "D" benefit in case they haven't signed up yet.

**Anne:** We think it's very important that everybody gets the good...

**Frank:**

If you're concerned about this program, go and talk with your pharmacist. He can help you out and make it very simple.

**Pharmacist:** Well, it certainly was nice seeing you again.

**Frank:** Thank you, Amber. Sure.

**Anne:** We look forward to seeing you always.

**Pharmacist:** All right. Take care. Bye-bye.

**Anne:** Bye.

**Anne:**

The thing really scared us, and it does. It's scary. It's very confusing, and I think this is one reason why they're having problems getting people to join up, is that they are confused and they're afraid of this whole thing.

We are not computer-illiterate. We are computer-illiterate. We are not into it at all. Well, go to somebody who can crunch those numbers together for you, and then you can make that intelligent decision that I spoke of.

Once you got into it, then the process was not that difficult. But I think a lot of it is in your mind. You have to get yourself psyched up for this thing, too.

**Frank:**

The main thing that I want to stress is don't delay in doing this because I know the deadline is May 15th. But do it now and get it done, and you'll feel so much better.

**Anne:**

I think, under this new plan, we are going to have a lot more coverage.

**Frank:** And more savings.

**Anne:** A lot more savings, yeah.

**Frank:** It's easy for me to calculate for here on to the end of the year, and I know my savings are going to be in the thousands. I have no complaints at all with this new prescription drug plan. I think now that I understand it it's working for me, and I heartily recommend it to all of you people out there in America who have not signed up. Do it.

**Knutson:**

So what's the lesson for other potential enrollees like the Myers? Don't delay. If the Medicare Prescription Drug Program is right for you, then go ahead, make that choice. Remember, Stan, the enrollment deadline is May 15th.

**Stovall:** All right, Kirsten. Great information. Thanks for joining us today.

**Knutson:** Sure. Thanks for having me.

**Stovall:**

You know, many pharmacists go out of their way to help their beneficiaries just like Rotz Pharmacy in Winchester, Virginia. Of course, you can always call the 1-800-Medicare number to receive one-on-one assistance.

For pharmacists like Amber Darr, making sure people get the right medicine at a price they can afford is not just a job, it's a calling.

**Amber Darr, Rotz Pharmacist:**

I don't like for a patient to ask me a question and me not know the answer. And I knew that Medicare Part "D" was going to be a huge program. Because we service so many seniors, I felt like, if I didn't learn as much as I could learn about it, I would just be in a very, very bad situation once this program started to take off.

What I decided to do back in probably June—V.P.H.A., which is the Virginia Pharmacists Association, they decided they were going to have a "Train the Trainer" session where they would get some pharmacists and people in Virginia. They would go down to Richmond, and they would learn more about the Medicare Part "D" program. And this served the purpose of enabling a group of people so that they could then in turn educate as many people as possible, whether that be fellow colleagues, patients, other healthcare professionals, you know, whoever.

Well, I also felt it was important that we educated as many of our patients as we could. One of the things that we decided we were going to do is that I was going to go out and extend the education to a couple of facilities in this area—senior centers and assisted-living facilities—because these patients weren't able to get out, and they needed to learn as much as they could about Medicare Part "D."

A lot of these patients, they pay cash for prescriptions, and, you know, they've got the cost of living in an assisted-living facility or an adult home. The cost of medications on top of that can be, you know, detrimental to some people.

Sometimes it can cause them to actually have to leave a facility because they drowned all the savings that they may have. They were relying solely on news media and perhaps television to give them their information about Medicare Part "D."

So it was important that we could reach those patients as well. So we went out, and I did presentations there to help them understand the Medicare Part "D" program even better.

So we felt, if we went into their facility and taught them as much as possible, they would have a better understanding. I would say initially it was a personal goal, but it's turned out to be greater because you see so many of the patients that you help.

We've done, in my opinion, a very good job at educating as many people as possible. And then that person that we educated, they in turn told somebody else and helped somebody else. So it's just kind of been a rolling process of educating as many people as possible.

There are so many patients that come in here that you develop a one-on-one relationship with, and to have them come in, and they trust you with all the other questions that they ask you about their medications.

Personally and professionally, I wanted to help as many of the patients as I could. And in turn, it's so nice to hear the patients who come in here, and they've been helped with this program, and they understand it, and they feel confident about it.

I mean, I've had patients who have come in here, one in particular who came in, he said, "I just feel "so comfortable with what you're telling me."

**Stovall:**

Concerned professionals like Amber and the folks at Rotz Pharmacy are not only educating themselves, but they are passing on that knowledge. Because of this, many seniors have been able to make informed decisions in their enrollment into the new plan.

Knowing Amber has seen the new prescription drug plan up and running in the real world, we asked her to give us her impression on the state of things today.



**Pharmacist:**

The Medicare Part "D" Plan is working really well for our customers. They seem to be very happy about the plan so far. They're seeing some savings compared to what they've had in the past. And so they feel comfortable with their decisions that they've made as far as choosing Medicare Part "D."

And I do think that it's helped them feel more comfortable with the program because we have helped them figure out what plan is best for them. In general, I think it's an excellent plan. I think that it's reaching patients who have never had the opportunity to have prescription drug coverage.

In addition to that, it's helping patients who... perhaps they're spending a lot of money on a supplemental insurance policy, and they can change to Medicare Part "D" and have a savings not only in their insurance premium, but they're seeing the same amount of savings that they had before with their prescription drug costs at the pharmacy.

I think most people are aware of the May 15th deadline, and that's because, I think, the press and everything that you're reading—that's been the one thing that they've really tried to stress more than anything else, is that there is a deadline to sign up.

So I think that once we get closer to that deadline, we're going to start to see even a bigger wave of people who are interested in signing up. They've perhaps maybe waited a while. They wanted to see what they heard about Medicare Part "D." They're starting to hear good things about it. So then they'll probably start to sign up prior to that deadline.

I think there is apprehension for most seniors as far as using the on-line website, and that's because a lot of seniors don't have access to a computer, or they're not really computer-savvy. They don't feel very comfortable using the website. We have tried to ease that a little bit for patients who are willing to try it.

We give them a guideline so that they could do it at home if they would like to do that. Or we try to stress that, you know, you probably have a grandson or, you know, a daughter, a brother, somebody that may be a little bit more computer-savvy that could help you.

After they've signed up and they start using their Medicare Part "D," we are hearing patients—Some will come in, they'll say, "Wow. That's a lot less than I paid with my old plan."

Or mostly for patients who never had prescription coverage before they're seeing that it really was a benefit for them to sign up, because they're paying such a significant lower amount than what they were as just a general cash patient. So, I would say, for the most part, we're seeing patients—They're surprised at the pharmacy counter at what they're saving.

**Fact File:**

A deductible is the amount of money you have to pay for prescription drugs before your plan will share costs. In 2006, no Medicare prescription drug plan will have a deductible higher than \$250.00

**Stovall:**

Getting as many people as possible to sign up for the new Medicare Prescription Drug Plan is a team effort. No one man or woman can make it happen alone. C.M.S. organized community efforts across the country enlisting the support of many counselors. They're out there spreading a very simple message—the new Medicare Prescription Drug Plan is there for you, and senior center programs are one of many great ways to make that message heard.

**Female Senior:**

I'm 67, and I haven't enrolled. I have read a lot. I've seen a lot on TV. But I know that I will enroll before May 15th. So that's where we are. We're just trying to decide which plan's best for us.

**Stovall:**

A faith-based event at McLean Bible Church in Virginia last month is just one example of how this kind of community involvement can make a difference.

**Mark McClellan, M.D., Ph.D. Administrator, Centers for Medicare and Medicaid Services**

In community efforts all over the country, we've been able to show that care that gets people into the community works better in many cases. It costs less. It leads to a better quality of life. And most of all, it leads to more participation.

**Melissa Hirt:**

My name is Melissa Hirt, and I'm with the Centers for Medicare and Medicaid Services. Today, I'd like to give you a brief overview of the Medicare Prescription Drug Plan, and also we have counselors here standing by who are able to assist you, so you can get your personal questions answered one on one.

**Stovall:**

By talking to people in groups, counselors can explain the big picture of the new plan. But they also have the ability to sit down with people one on one and answer specific questions about how to enroll or how to find the best plan for a specific person's needs.

**Female Senior:**

I'm the type of person that I understand better if I talk to someone, rather than read it, and I've had so many mailings, that it all just kind of runs together after a while. So I wanted to talk to a person.

**Stovall:**

Thanks to the personal touch found at these C.M.S.-sponsored events, people get the education and the tools they need to make a choice for a plan that is best for them.

**Fact File:**

Did you know Medicare has its own website? It's [medicare.gov](http://medicare.gov), and you can receive personal one-on-one assistance by calling 1-800-Medicare.

**Stovall:**

The purpose of the new Prescription Drug Program is to help Americans get access to the prescription drugs they need. Now, let's meet some beneficiaries who are already enrolled and are happy with their plan.

**Female Senior (tape recorded voice):**

The Medicare Drug Program really works! After so much doubt and negative comments, I'll admit it took me two or three weeks to get up the courage to call 1-800-Medicare.

One night, I did call. A very helpful lady discussed my situation and my needs with me, then gave me a number to call the next day for an application.

This I did. Again I listened with an open and willing mind. Go for it. Call, listen, act, and before you know it, you'll be happy you did.

Claudine Jones, Wynne, Arkansas.

**Female Senior:**

It has been the difference between having the full dose of medicine the doctor prescribed and a part of a dose. So it has been a real blessing to me.

**Female Senior:**

It's a wonderful program, and I appreciate so much the fact that so many people worked so hard to get this going. I really appreciate that.

**Fact File:**

The deadline to enroll in a Medicare prescription drug plan is May 15, 2006 to avoid a penalty. The next period to enroll is November 15th to December 31, 2006.

**Stovall:**

If you decide to enroll in a Medicare Prescription Drug Plan, all you'll need on hand are a few simple things to get you started. Remember, you could call that 1-800-Medicare phone number 24 hours a day, 7 days a week, to help you determine which plan is right for you.

When you call, it's helpful to have your Medicare card and a list of prescriptions you're currently taking. And that's it. If you've got those pieces of information in hand, you're all ready to sign up and let your Medicare Prescription Drug Plan start working for you.

**Fact File:**

It takes many partners across the country to make the Medicare Prescription Drug Program work. To the numerous organizations and individuals involved, we say a heartfelt "Thank You!"

**Stovall:**

That's going to wrap it up for this edition of "Medicare Covers America." We hope it's been beneficial and that we have further explained the enrollment process for you. The most important piece of information we can leave you with is to remember that the enrollment deadline for the prescription drug program is coming soon. You must be enrolled by May 15th of 2006 to avoid a penalty.

On behalf of all of us at your Centers for Medicare and Medicaid Services, I'm Stan Stovall. Thanks for watching.

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